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V. L. ...
CHANCERY CLERK

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MISSISSIPPI COUNTY, MS
THIS INSTRUMENT
WAS FILED FOR
RECORD

199 6. 7/10 A.M. 9:04
IN B 7993 P 159
DONNIE CAUGHMAN, CHY. CLK.
BY 413 DC

U. S. Department of Housing and Urban Development
Georgia State Office - Southeast/Caribbean
Office of Counsel

Richard B. Russell Federal Building, Room 688
75 Spring Street, S.W.
Atlanta, Georgia 30303-3388

Telephone (404) 331-4135 Facsimile (404) 730-3315

BOOK 4644 PAGE 610

FORECLOSURE COMMISSIONER DESIGNATION

TO:

* Shapiro & Kreisman
Deposit Guarantee Building
200 East Capitol Street - Suite 1745
Jackson, MS 39201



Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 ("Act"), 12 U.S.C. § 3754, and the Delegation of Authority published in the Federal Register on November 15, 1995, you are hereby designated as a Foreclosure Commissioner to act on behalf of the Secretary of Housing and Urban Development to conduct nonjudicial foreclosures in the State of Mississippi of mortgages that may be referred to you by the Department of Housing and Urban Development's (HUD's) Mississippi State Office (Title II cases), the Debt Management Center in Albany, NY (Title I cases) or the Office of Affordable Housing Programs in HUD Headquarters (Sec. 312 cases). A copy of the Act, as codified at 12 U.S.C. §§ 3751-3768, is enclosed, along with the Final Rule and Appendix. Foreclosures that are referred to you are to be conducted pursuant to the Act, the regulations (Final Rule), and the instructions that will be given to you at the time of referral of a case.

The commission that will be paid to you for a completed foreclosure is \$ 275.00. A percentage of that amount will be paid for cases that are withdrawn by HUD, based on the following schedule:

- 20% Work completed up to "service" of the Notice of Foreclosure and Sale.
- 80% Notice of Foreclosure and Sale has been "served," including the start of publication, or posting if required.

As a Foreclosure Commissioner, you are the agent of the Secretary but not an employee of the Department of Housing and Urban Development or of the Federal government. You will be responsible for your actions as any other agent.

This designation is effective immediately and can be revoked with or without cause pursuant to the Act. An original and two copies of this Designation are enclosed. Please sign and date them, providing your Tax Identification or Social Security Number,

BOOK 0993 PAGE 159-

STATE OF MISSISSIPPI
FORREST COUNTY
I CERTIFY THIS INSTRUMENT
WAS FILED AND RECORDED

1996 AUG 28 A 10:25

RECORDED AND FILED IN U.S.C.
FILE NO. 96-1000-1000
WITNESS MY HAND AND SEAL

W. E. DAVIS, CH. CLK.
FORREST COUNTY

STATE MS - DECATO CO.

MAR 10 2 22 PM '97

W. E. DAVIS

R&P BK 74 PG 49 W. E. DAVIS CH. CLK.

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29:15

Pd

7:20

Shapiro & Kreisman

D.C. Building

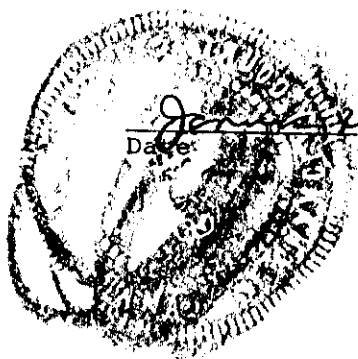
200 East Capitol St

Jackson MS 39201

and return the original and one copy to the undersigned at the above address.

Henry G. Cisneros
Secretary

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Date January 29, 1996

By:

Raymond C. Buday, Jr.
Assistant General Counsel

ACCEPTANCE OF DESIGNATION

I, J. Gary Massey, hereby accept designation as a Foreclosure Commissioner and agree to abide by the provisions of my appointment, the Act referred to above, the regulations, and the instructions as provided to me by HUD.

February 5, 1996
Date

Shapiro & Kreisman
Name of Firm

STATE OF MS
COUNTY OF HINDS
FILED - 363543128

By:

J. Gary Massey
(signature)

AUG 8 2 36 PM '96
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ALICE JAMES
CHANCERY CLERK

363543128
Tax I.D. or Social Security Number

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CERTIFICATE OF FILING AND RECORDING
STATE OF MISSISSIPPI • LAMAR COUNTY
WAYNE SMITH • CHANCERY CLERK
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RECORDED 50 ABSTRACTED 50
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STATE OF MISSISSIPPI
HINDS COUNTY

FIRST DISTRICT

I, ALICE JAMES, Clerk of the Chancery Court in and for the above mentioned County and State do hereby certify that the foregoing Instrument is a true and correct copy as appears on record in my office in Deeds Trust Book 464 Page 610.
Given under my hand and official seal of office this the 15th day of August 1998.
BY Alice James CHANCERY CLERK D.C.



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SHAPIRO & KREISMAN
DEPOSIT GUARANTY BLDG.
200 E. CAPITOL ST STE. 1745
JACKSON, MS 39201